

**UNITED STATES BANKRUPTCY COURT FOR
THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: Joseph G. Berry	:	Chapter 13
 Anne M. Berry	:	
 Debtor	:	
PNC Bank, NA	:	
 Movant	:	Bankruptcy Case Number
	:	25-10627 AMC
	:	
v.	:	
	:	
Joseph G Berry	:	
Anne M Berry	:	
 Respondent/Debtors	:	
	:	
And	:	
	:	
Kenneth E West, Esquire	:	
 Trustee	:	

**Debtors' Response to the Motion of PNC Bank NA
for Relief from the Automatic Stay**

Debtors, **Joseph and Anne Berry**, by and through their counsel, **MICHAEL SCHWARTZ, ESQUIRE**, hereby file this response to the Motion for Relief of PNC Bank NA and in support thereof avers as follows:

1. ADMITTED.
2. ADMITTED.
3. ADMITTED.
4. ADMITTED.
5. DENIED. Answering Debtors deny the allegations contained in this paragraph as

conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant. By way of further response, movant had not filed a mortgage foreclosure complaint prior to the filing of the bankruptcy case.

6. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant. By way of further response, Debtors are current with their mortgage payments post-petition. Additionally, two payments were made on May 16, 2025 - 1st payment \$6,115.86 conf # 1495067767 and 2nd pmt \$255.41 conf # 1412394764 for a total paid of \$6371.27.

7. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.

8. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant. See paragraph number 6.

9. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant. See paragraph number 6.

10. DENIED. Answering Debtor denies the allegations contained in this paragraph as conclusions of law to which no response is required. Strict proof thereof is demanded at time of hearing if deemed relevant.

WHEREFORE, Debtors, **Joseph and Anne Berry**, request that this Honorable Court deny the motion of PNC Bank National Association for relief from automatic stay and to declare the automatic stay is still in effect.

Respectfully Submitted,

\s\ Michael Schwartz

MICHAEL SCHWARTZ, ESQUIRE
Attorney for Debtor